



2016 Deferred Compensation Calendar

The City offers two **457** deferred compensation retirement plan providers to assist you in investing for your retirement; **Great-West Financial** (Empower Retirement) and **ICMA Retirement Corporation**. Plan representatives are available to answer your questions about enrolling and can help you determine contributions, allocations and provide you with a better understanding of valuable plan information such as:

Amount of Deferral - The amount you would like to contribute (i.e. deduct from your salary).

Allocation of Contributions - Determining which funds you would like to invest your money.

Beneficiary Designation - It is **IMPORTANT** that you designate a beneficiary.

Loan Provisions - Employees can borrow up to **50%** of the account balance up to a **\$50,000** maximum. The minimum amount an employee can borrow is **\$1,000**.

For your convenience, the dates and times listed below have been scheduled for you to use a lunch or break period to visit your representative on a walk-in basis. If you need to use a different time (other than lunch or break) you must get supervisor/manager approval to attend and will be required to use vacation/comp/admin time.

January - June 2016	<u>January 2016</u>		<u>April 2016</u>	
	Tuesday, 01/12/16 12:00pm - 2:00pm City Hall Small Conf. Room (5th Floor)	Tuesday, 01/26/16 2:00pm - 4:00pm Public Utilities, UOC Conf. Room (2911 Adams St.)	Tuesday, 04/05/16 12:00pm - 2:00pm Public Utilities Orange Sq Med 2 Conf Rm (3901 Orange St)	Tuesday, 04/19/16 2:00 pm - 4:00pm Police (Lincoln Station) Conf. Room (8181 Lincoln Ave.)
	<u>February 2016</u>		<u>May 2016</u>	
	Tuesday, 02/09/16 2:00pm - 4:00pm Public Utilities Mission Sq. Small Conf. Room (3rd. Floor)	Tuesday, 02/23/16 2:00pm - 4:00pm Corporate Yard Blue Room (8091 Lincoln Ave.)	Tuesday, 05/10/16 2:00pm - 4:00pm Corporate Yard Blue Room (8091 Lincoln Ave.)	Tuesday, 05/24/16 2:00pm - 4:00pm Public Utilities, UOC Conf. Room (2911 Adams St.)
	<u>March 2016</u>		<u>June 2016</u>	
	Tuesday, 03/08/16 2:00pm - 4:00pm Water Quality Control Plant Break Room (5950 Acorn St.)	Tuesday, 03/22/16 2:00pm - 4:00pm Police Administration Conf. Room (4102 Orange St.)	Tuesday, 06/07/16 12:00 p.m. - 2:00pm City Hall City Attorney Conf. Rm (5th Floor)	Tuesday 06/21/16 12:00pm - 2:00pm Public Utilities Orange Sq Med 2 Conf Rm (3901 Orange St)

Great-West Financial (Empower Retirement)

www.gwrs.com

Jeff Cruz, Retirement Plan Counselor
800-382-8924 ext. 67458
Jeff.Cruz@empower-retirement.com

ICMA - Retirement Corporation

www.icmarc.org

Ruben Diaz, Retirement Plans Specialist
888-883-8577
RDiaz@icmarc.org



Membership Service Center: 800-701-8255

Membership Service Center: 800-669-7400



If you cannot attend a scheduled deferred compensation on-site visit, please contact the deferred compensation representative directly to schedule a personal appointment. You may contact the HR Department, Benefits Division at (951) 826-5639 or email: citybenefits@riversideca.gov if you have additional questions.